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DATES TO REMEMBER

2nd Quarter 2025
Membership Reports
Due by **July 10**

Leadership, Mentorship, and the CFDD Impact

On Wednesday, May 21, at CFDD's Annual Awards Luncheon & Business Meeting held in conjunction with NACM's 129th Credit Congress, Natalie Harrison, CBA, stepped into the role of CFDD's National Chair. After extending a warm welcome to all in attendance, she delivered the following message:

"I am truly honored and humbled to accept the role of Chair of the CFDD National Board. As I step into this leadership role, I want to express my heartfelt thanks to my fellow board members for their trust and confidence in me, and to Heidi Lindgren-Boyce, CCE, for her outstanding leadership and guidance. Heidi has set a high standard, and I am grateful to have learned from her example.

I'd like to share my CFDD story with you:

It begins with Shelley Hart, CBF. When I was a credit assistant at WSM, Shelley was my supervisor. She had me join the CFDD Wichita Chapter and quickly volunteered me as our Chapter's Membership Secretary.

The real catalyst happened eight years ago when I attended my first CFDD National Conference in Omaha, Nebraska. At the time, I was not sure that credit was the right career path for me. But in Omaha, each and every member who attended that conference made a difference in my life in some way—and because of them, I left that conference with a renewed sense of purpose and goals for my career. I also gained mentors, friends and guides from those in attendance who encouraged me to grow not just professionally but personally as well.



That year, our National Chair, Ellen Wodiuk, CCE, ICCE, chose the theme, 'If it doesn't challenge you, it won't change you,' by Fred DeVito. To this day, I keep that quote on a sticky note on the fridge at home and on my desk at work.

I am certain it was Val Hardesty, CCE, CICP, Marlene Groh, CCE, ICCE, and DeLinda Goodman, CCE, who at some point pushed me out of my comfort zone to pursue serving on the CFDD National Board of Directors, and eventually, to be a speaker at Credit Congress, which leads me to today: stepping into the role of CFDD National Chair.

Quite honestly, I am an introvert and terrified of speaking in front of people, but CFDD has given me the education, mentorship and leadership opportunities that I would have never dreamed of. Sheryl Sandberg said, 'Leadership is about making others better as a result of your presence and making sure that impact lasts in our absence.'

Each of you lifts me up, so I hope that I can repay that kindness to all of you going forward. Let's make this a great year!"



Natalie Harrison, CBA, 2025–2026 Chair of the CFDD National Board of Directors, is Credit Systems Coordinator at Land O' Lakes Inc. in Wichita, Kansas and a proud member of the CFDD Wichita Chapter.

2ND QUARTER MEMBERSHIP REPORTS DUE BY JULY 10





2025-2026 National Board of Directors

Officers



NATIONAL CHAIR

Natalie Harrison, CBA
Credit Systems Coordinator
Land O'Lakes, Inc.
Andover, KS



VICE CHAIR - EDUCATION, PROGRAMS & CHAIR ELECT

Kelly Simon, CCE
Credit Manager
Outdoor Research
Seattle, WA



VICE CHAIR - MEMBER SERVICES & PUBLICITY

Alaina Worden, CCE
Credit & Collections Manager
CECO, Inc.
Portland, OR



IMMEDIATE PAST NATIONAL CHAIR

Heidi Lindgren-Boyce, CCE
Senior Credit Manager
Star Rentals, Inc.
Kent, WA



REPRESENTATIVE SERVING ON THE NACM NATIONAL BOARD

Brett Hanft, CBA
Credit Manager
American International Forest Products LLC
Beaverton, OR



AWARDS REVITALIZATION CHAIR

Chris Birdwell
Credit Manager
BG Products, Inc.
Wichita, KS



NACM PRESIDENT

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NACM National
Columbia, MD





2025-2026 National Board of Directors

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Michelle Achondo, CBA, CICP

Director of Credit
American Fast Freight, Inc.
Fife, WA



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Finance Manager
Gregory Poole Equipment Co.
Raleigh, NC



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Credit Manager
Louisville Ladder Group LLC
Louisville, KY



REPRESENTING THE OMAHA/ LINCOLN CHAPTER

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SouthernCarlson Inc.
Omaha, NE



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Kimberly Brendle, CBF, CICP

Louisville, KY



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Henley Rowe-Anderson, CCE, CICP

Revenue Risk Manager
Carrier Enterprise LLC
Charlotte, NC



APPRENTICE DIRECTOR REPRESENTING THE OKLAHOMA CHAPTER

Tina Henson

Supervisor, Customer Financial Services
Dolese Bros. Co.
Oklahoma City, OK



REPRESENTING THE KANSAS CITY CHAPTER

Nancy Watson-Pistole, CCE, ICCE

Shawnee, KS



REPRESENTING THE ALBUQUERQUE CHAPTER

Jill Lott, CBA

Financial Manager
Graybar Electric Company, Inc.
Albuquerque, NM



REPRESENTING THE MINNEAPOLIS/ ST. PAUL CHAPTER

Karyn Weckman, CBF

Credit Director Internal Finance
Clifton Larson Allen LLP
Minneapolis, MN



REPRESENTING THE OKLAHOMA CHAPTER

Michele Miller, CBF

Accounting & Credit Manager
Silver Star Construction Co., Inc.
Moore, OK

LUNCHEON



LUNCHEON



Recognizing CFDD Chapter Excellence

Chapter excellence was the focal point of the national awards presentation at CFDD's Annual Business Meeting & Installation Luncheon. CFDD Chapters were honored and recognized nationally, cheered on by a crowd of 80 members and guests at NACM's 129th Credit Congress & Exposition in Cleveland.

For the purposes of CFDD's national awards program, Chapters are divided into two classes, based on membership size, as of December 31. Class A Chapters have 25 or more members and Class B Chapters have 24 members or less. Class A Chapters include Charlotte, Louisville, Oklahoma, Portland, Raleigh/Durham and Seattle. Class B Chapters include Albuquerque, Kansas City, Minneapolis/St. Paul, Omaha/Lincoln, Phoenix, Tacoma and Wichita.

CFDD Chapters expend a lot of energy when creating and hosting educational programs. At least once a year, if not more often, a program exceeds everyone's expectations. Everyone knows how great it feels when that happens: attendance is up, spirits are running high and the program content creates a buzz!

Regular Program Awards

Annually, CFDD Chapters are invited to nominate one of their regular monthly programs for CFDD's National Outstanding Regular Program award.

Nancy Watson-Pistole, CCE, ICCE, accepted the 2024 Class B National Outstanding Regular Program Award on behalf of **CFDD Kansas City Chapter**. The goal of the program, *Harmonizing Hard and Soft Skills for Career Success*, was to focus on identifying, improving, showcasing and harmonizing skills for career success.



CFDD Portland's Alaina Worden, CCE, accepted the 2024 Class A National Outstanding Regular Program award. Its program, *Be Courageous: Leading with Vulnerability, Empathy and Conviction*, focused on the topic of leadership and provided an engaged discussion about the principles of building and maintaining effective cultures and learned strategies for leading with courage.

Special Program Awards

As CFDD finds its way back to in-person meetings, awards for National Special Programs were presented in both Class A and Class B categories.

On hand to accept the 2024 Class A National Special Program Award on behalf of **CFDD Portland** was Alaina Worden, CCE and Jason M. Torf, Esq., Partner at Tucker Ellis LLP. The award recognized Portland's full day Credit Retreat seminar, featuring four different topics:

1. Fraudulent credit applications
2. War Stories from the Credit Department
3. Enneagram in the Workplace – understanding unique personality types and,
4. Building Customer Relationships





CFDD's Wichita Chapter captured the 2024 National Special Programs Award for its November Super Session which included three different topic presentations: a motivational session led by Steve Dickie, an economic update and an overview of popular AI and generative language tools.

Publicity Awards

Every Chapter is invited to nominate one of their publicity efforts or campaigns for the National Chapter Publicity Award. **CFDD Portland** was the proud recipient of CFDD's 2024 Outstanding Publicity Award in Class A. Portland's Credit Line newsletter informs its membership of Chapter activities, educational programs, scholarship opportunities and member achievements, leading to increased member participation and engagement.

CFDD's Class B National Publicity Award was earned by the **Wichita Chapter** for its quarterly newsletter, the Sunflower Session—keeping its Chapter members informed of upcoming events and including articles featuring members or messages from Chapter leadership.



Membership Awards

Each year a Membership Award is presented to the Chapter in each class having the largest percentage net gain in its Chapter membership during the year. The membership total shown on the Quarterly Report as of December 31 is the base figure used for these awards.

The **Membership Award** winners for 2024 are:

In Class A, our winner increased its membership by 4.34%. We congratulate our **Portland Chapter** for its gain of 2 members and growing from 46 to 48 members!

Two additional Class A Chapters were recognized for membership growth of one member each: **CFDD Oklahoma Chapter** and **CFDD Louisville**.

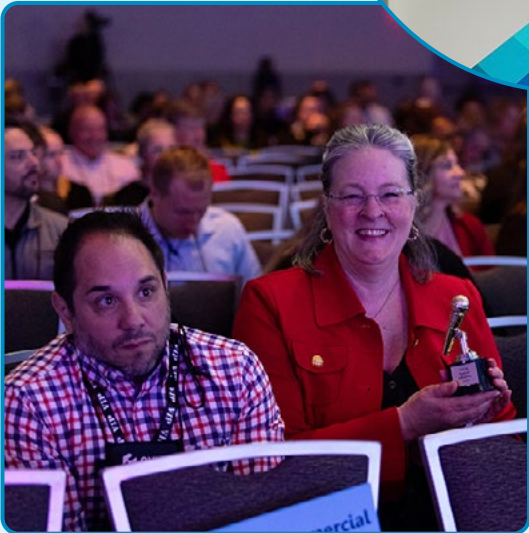


In Class B, **CFDD Tacoma Chapter** won the national membership award for the largest percentage growth of 29%, or a growth of 5 members. Kyle Kern, CBA, accepted the award on behalf of the Tacoma Chapter.

Also in Class B, **CFDD Kansas City** grew by 4 members or by 20%, which is also a big accomplishment and **CFDD Raleigh/Durham** gained 2 members, growing by 9%—another great accomplishment.



GENERAL SESSION



CFDD's Culture of Recognition

A few years ago, the CFDD National Board of Directors considered whether CFDD's National Awards truly recognized and honored the accomplishments of CFDD members and Chapters while inspiring both to reach new heights. Under Chris Birdwell's leadership, an awards revitalization work group was formed to expand CFDD's longstanding culture of recognizing its members. The group followed the premise that Chris often espoused: "We know everyone enjoys being celebrated—even the quietest or most humble person loves to receive an award because awards are such an important form of gratitude. More importantly, recognition is a powerful tool that brings out the very best in people."



There's no formal application, format or process for these awards—everyone is invited and encouraged to nominate members for recognition simply by sending an email to Chris Birdwell, who has accepted the challenge of managing these relatively new awards. Each nomination becomes the "why" and the name of the award. The nominations are a way to thank members for their special contributions or to simply shine a light on their extraordinary contributions, leadership or mentorship.

At this year's annual awards luncheon, CFDD recognized six individuals:

2025 Rising Star Award

CFDD honored one of its rising stars: Kyle Kern, CBA.

Kyle is relatively new to CFDD, having joined in 2023. But, in the space of two short years, he joined and has become an influential member of NACM's emerging leaders forum and went on to author an article for the September/October CFDD newsletter about why engagement matters. He also agreed to participate as a panel member for the "Challenges and Successes from Emerging Credit Leaders: Insights for the Next Generation" session at this year's Credit Congress.



CFDD's 2025 Rising Star Award was presented to Kyle Kern, CBA

He studied his way to earn NACM's CBA designation in March, with many member colleagues cheering him on. He has demonstrated what it means to be an engaged member from the very start *and* is truly a CFDD rising star.

2025 Outstanding Volunteer Service Award

The CFDD organization is strengthened significantly through the active contributions and support of its members. Members provide essential resources, whether through volunteer efforts, financial donations or sharing expertise, which helps the organization fulfill its mission. Their collective engagement fosters a sense of community and shared purpose, enabling CFDD to expand its reach, increase its impact and sustain long-term growth. Ultimately, CFDD's strength is rooted in the dedication and support of its members.



Nancy Watson-Pistole, CCE, ICCE accepts the 2025 Outstanding Volunteer Service Award

Nancy Watson-Pistole, CCE, ICCE was honored with CFDD's 2025 Outstanding Volunteer Service Award.

Nancy is an engaged participant in CFDD's Kansas City Chapter. She has served on its Board of Directors since the mid-90s and to this day, has continued to lead her Chapter forward. Nancy served on the CFDD National Board of Directors, serving as Chair in 2007-2008 and then rejoining the National Board as the Director representing the Kansas City Chapter.

Nancy takes pride in organizing and conducting educational seminars tailored to the needs of credit professionals. The seminars she creates are designed to provide valuable insights, practical knowledge and advanced skills that are essential for career progression. Understanding the importance of staying current in an ever-evolving field, she dedicates countless hours to meticulously researching topics and ensuring that the material presented is both comprehensive and up-to-date.

It is because Nancy believes it is a privilege to contribute to the professional community and to foster a culture of continuous learning and development that CFDD honors her with the 2025 Outstanding Volunteer Award. Her dedication to mentoring and education is a testament to her belief in the transformative power of knowledge and the importance of nurturing the next generation of credit professionals.

2025 Power of CFDD Award

The **Power of CFDD** award honors an individual with:

- ◆ Passion for our CFDD organization,
- ◆ Outstanding dedication, commitment and contribution to the success of CFDD,
- ◆ Willingness to participate whole-heartedly for the benefit of our collective membership,
- ◆ Energy and excitement, with a welcoming demeanor that promotes and honors our CFDD mission & vision statements, and is
- ◆ Respected through service on local and national boards, being a valued member of our collective leadership team that always supports our CFDD organization. Sam Bell exemplifies this power, which earned him this award.



Sam Bell accepts the 2025 Power of CFDD Award

Sam Bell, Credit Manager for Louisville Ladder Group LLC was presented with the 2025 Power of CFDD Award.

2025 Phoenix Award

The phoenix symbolizes rebirth, renewal and resurrection. It's also associated with hope, resilience and the human spirit's ability to overcome challenges. CFDD's Tacoma Chapter was honored for its remarkable transformation in 2024. This Chapter accomplished the following:

- ◆ It moved from having an interim president with minimal board activity to an elected president and a fully functioning board of directors.
- ◆ It reestablished offering virtual educational webinars.
- ◆ It co-hosted an in-person silent auction event; and,
- ◆ It grew its membership by 29% from 2023 to 2024.



Kelly Simon, CCE and Kyle Kern, CBA accepted the Phoenix Award on behalf of the Tacoma's Chapter Board of Directors

2025 Apple of My Eye Award

Another CFDD veteran was honored with the CFDD **Apple of My Eye Award**. For background, the phrase, *apple of my eye*, refers to someone who is cherished and loved very much. And, of course, apples are a symbol of knowledge and learning.

CFDD honored Marlene Groh, CCE, ICCE for “Paying it Forward” in the credit and finance profession and for being the Apple of our Eye on behalf of the many members and students who have been lifted up by her steady leadership and deep knowledge as she teaches preparatory classes for NACM’s CBA and CBF designations. Marlene was also honored on behalf of those who’ve benefited from attending her sessions on a variety of topics relevant to the day-to-day activities within the credit profession, on behalf of those who have mastered Microsoft Excel with her help and assistance, on behalf of the many study groups preparing for a designation exam, and on behalf of the many professionals who have successfully earned a certification.



Marlene Groh, CCE, ICCE, accepts
CFDD’s Apple of My Eye Award

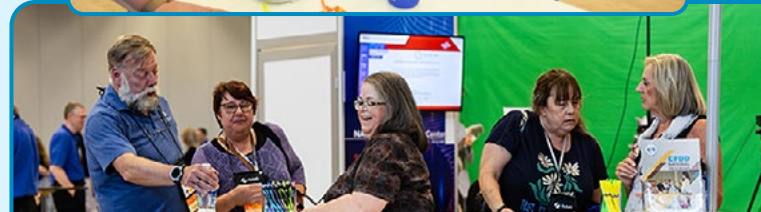
“Wind Beneath Our Wings” Award

And, finally, NACM President Robin Schauseil was presented with the **“Wind Beneath Our Wings” Award**. The inscription on the award reads: Heartfelt thanks and gratitude for your unwavering support, encouragement, and dedication to promote and empower our NACM/CFDD organization.



CFDD is an organization made up of truly inspiring individuals who create an awesome space for members to grow, network and learn. CFDD members are relentless in their pursuit of knowledge and truly value NACM’s professional certification program. CFDD is a strong network of professionals, who hold each other up, cheer each other on and value one another’s experience and wisdom. CFDD members sincerely want others to succeed—and that is a truly remarkable quality in today’s world.

NACM EXPO



NACM'S 129TH CREDIT CONGRESS & EXPO *Cleveland* MAY 18-21, 2025

Empowering Growth Through Community Support

Heidi Lindgren-Boyce, CCE shared the following remarks with the crowd gathered to celebrate the achievements of CFDD at its annual luncheon and business meeting. After greeting friends, esteemed colleagues, mentors, emotional support peeps and cherished guests, Heidi said:



"I am deeply honored to have served as your CFDD National Chair this past term. Thank you to all who serve and continue to support CFDD locally and nationally, with a special thank you to the CFDD National Board and the NACM National staff.

All of you have volunteered countless hours and talent towards the strategic planning of CFDD. We truly appreciate all that you do, and continue to do, to lift up and support our members.

Dr. Maya Angelou once said that:

'People will forget what you said,
People will forget what you did
but people will never forget how you made them feel.'

Last year I unrolled a list of family, friends, colleagues, and emotional support peeps who came into my life and have been instrumental in the shaping of my career and who I am in front of you today. This list continues to grow. I hope each of you has started your own gratitude list and take tremendous joy in seeing it bloom for you.

My theme this year was 'Empowering Growth & Leadership Through the Community Support of CFDD.'

This past year, your CFDD National Board adopted and updated some new and exciting initiatives:

Giving Tuesday, or the Tuesday after Thanksgiving, which allowed our CFDD Members and Chapters to donate to our CFDD National Scholarship Fund. Because of your support, CFDD was able to award 35 Full scholarships to this year's Credit Congress. Thank you to each of you who donated and supported CFDD National throughout the entire year.



We updated the look and feel of our CFDD National Newsletter with NACM National's help. We increased the number of our articles, written by our members and colleagues and we've added new themes.

We launched a CFDD National LinkedIn page where we post:

- ◆ CFDD Chapter monthly programs
- ◆ Membership Milestones for years as a member
- ◆ New Designee accomplishments
- ◆ Articles from the Newsletter

If you are not yet following CFDD National's LinkedIn page, I urge you to so that we can continue to grow and reach credit professionals in need of help and support.

We sponsored two CFDD National Complimentary Webinars:

- ◆ *Something Smells Phishy: Cyber Security is a Credit Problem*

A total of 99 people registered to hear Brett Hanft, CBA, Carl Davidson and Special FBI Agent Michael Yarger speak on the topic of fraud.

- ◆ *The Credit Con: Defending your business from credit fraud*

A total of 65 people registered to hear Alaina Worden, CCE, and Steve Winn speak on the topic of fraud.

CFDD is a supportive community of emerging, developing and experienced Legacy Leaders who support and share their 'collective wisdom' with everyone.

Together, we can achieve remarkable growth and overcome challenges.

I encourage everyone to get involved in CFDD:

In the words of Jimmy Buffet:

We're just treading water each day
There's a way to feel better.
Be well set to weather
The storms 'til the sun shines again.

When your compass is spinnin'
And you're lost on the way
Like a leaf in the wind, friend
Here me when I say

Bubbles up
They will point you towards home
No matter how deep or how far you roam
Just know that you are loved.

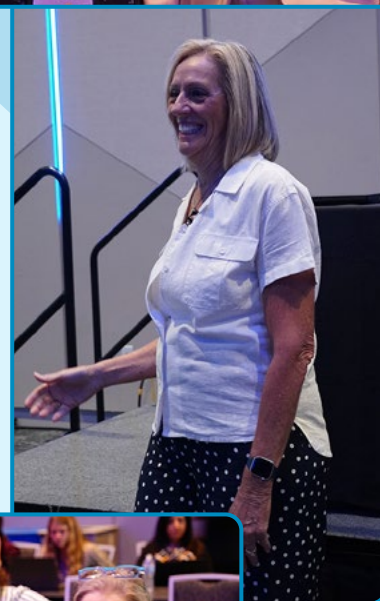


Thank you, and let's continue to support and uplift each other on this incredible journey."



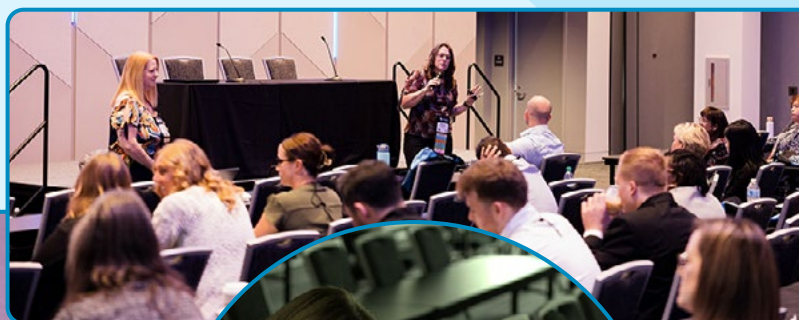
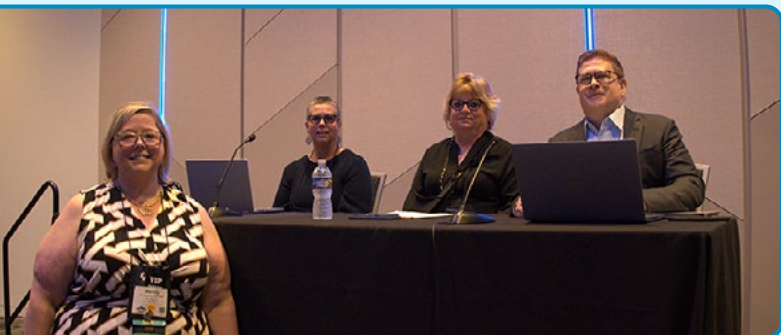
Heidi Lindgren-Boyce, CCE, served as the 2024–2025 Chair of the CFDD National Board of Directors. Heidi is the Senior Credit Manager at Star Rentals, Inc., in Kent, Washington and a proud member of the CFDD Seattle Chapter.

SESSIONS



NACM'S 129TH
**CREDIT CONGRESS
& EXPO** *Cleveland*
MAY 18-21, 2025

SESSIONS



July 2025 Membership Milestones



Celebrating **5** YEARS

Bruce Moore
CFDD Raleigh/Durham Chapter

Celebrating **15** YEARS

Carolyn Peradotto
CFDD Phoenix Chapter

NEW DESIGNEES

**Congratulations for achieving an NACM professional designation!
Hard work, commitment and dedication truly pay off!**

Andrea Fleming, CBF
Oklahoma Chapter
South Regional Credit Manager
Lonestar Electric Supply

Patricia Crisman, CBF
Portland Chapter
Accounting Associate
Steelscape



CMI SURVEY

Earn 0.1 roadmap points each month
Receive email alerts when survey opens

Monday, July 7–Tuesday, July 15
Monday, August 4–Tuesday, August 12
Monday, September 8–Tuesday, September 16



The **Mission** of the NACM Credit and Financial Development Division is to develop tomorrow's business leaders through core offerings.



Our **Vision** is to be a leading provider of professional development opportunities through learning, coaching, networking and individual enrichment.